

Patent claims

1. An electronic payment method for paying for
merchandise or a service offered by a vendor and
5 ordered by a purchaser over a data or tele-
communication network using a prepaid electronic
credit, essentially in real time, over the
network, where a predetermined credit sum required
for paying for the merchandise or service is
10 transferred, in response to a transfer signal
transmitted by a first terminal associated with
the purchaser, to an electronic interim account
belonging to the purchaser, in particular after
intervening transfer by a debit signal, to an
15 electronic target account belonging to the vendor.
2. The payment method as claimed in claim 1,
characterized in that
the prepaid electronic credit is managed on a
20 credit management server in the data network or in
a telecommunication network connected thereto, and
a piece of credit transfer software is implemented
on an application server in the data network or
telecommunication network.
- 25 3. The payment method as claimed in claim 1 or 2,
characterized in that
the interim account is managed on an account
management server in the data network.
- 30 4. The method as claimed in one of the preceding
claims,
characterized in that
the target account is managed on an account
35 management server in the data network, in
particular on the same account management server
as the interim account.

automatically in response to an acknowledgment signal fixing the order, a connection is set up between the first terminal and the application server;

5 after the connection has been set up, an account identifier for the target account of the vendor, an authentication code and/or an account identifier for the interim account and a credit identifier for the prepaid credit of the purchaser
10 and also the predetermined credit sum are transferred to the application server, these data are checked after they have been received on the application server, if the result of the check is positive, the credit
15 sum is transferred from the prepaid credit to the interim account of the purchaser and from the latter onward to the target account of the vendor, and a log record of the transfer operations is created.

20 6. The payment method as claimed in claim 5, characterized in that it is carried out as a combined mobile radio and data transfer, the entries by the vendor being
25 made in the form of keyboard or voice entries on a mobile radio terminal under menu guidance provided by the application server.

7. The method as claimed in claim 5 or 6,
30 characterized in that a respective acknowledgment signal about completion of the electronic transaction is transmitted to the purchaser and to the vendor after a transfer has been made.

35 8. The payment method as claimed in one of the preceding claims, characterized in that

[illegible]

9. The payment method as claimed in claim 8,
characterized in that
the allocated authentication code simultaneously
represents the credit identifier for the prepaid
credit and the account identifier for the interim
account.
10. A data transmission arrangement for paying for
merchandise or a service offered by a vendor and
ordered by a purchaser over a data network using a
prepaid electronic credit, essentially in real
time, over the data network, which arrangement
has:
a credit memory, managed on a credit management
server, for storing the prepaid electronic credit,
an interim account memory on an account management
server,
a target account memory on the account management
server or on a further account management server,
a piece of credit transfer software implemented on
an application server,
a first terminal associated with the purchaser for
entering credit and account identifiers and a
payment initiation signal, and a data or
telecommunication network connection between the
first terminal, the credit management server, the
account management server or account management
servers and the application server in order to
implement a data transfer process, implementing an
electronic transfer, between these elements.
11. The data transfer arrangement as claimed in claim
10,
characterized in that
the first terminal of the purchaser [lacuna] a
mobile radio terminal connected to a mobile radio

Case	Age	Sex	Duration	Site	Pathologic	Response	Survival
1	45	F	10 mo	Left breast	DCIS	Complete	10 mo
2	55	F	12 mo	Right breast	DCIS	Complete	12 mo
3	65	F	18 mo	Left breast	DCIS	Complete	18 mo
4	75	F	24 mo	Right breast	DCIS	Complete	24 mo
5	85	F	30 mo	Left breast	DCIS	Complete	30 mo
6	95	F	36 mo	Right breast	DCIS	Complete	36 mo
7	105	F	42 mo	Left breast	DCIS	Complete	42 mo
8	115	F	48 mo	Right breast	DCIS	Complete	48 mo
9	125	F	54 mo	Left breast	DCIS	Complete	54 mo
10	135	F	60 mo	Right breast	DCIS	Complete	60 mo
11	145	F	66 mo	Left breast	DCIS	Complete	66 mo
12	155	F	72 mo	Right breast	DCIS	Complete	72 mo
13	165	F	78 mo	Left breast	DCIS	Complete	78 mo
14	175	F	84 mo	Right breast	DCIS	Complete	84 mo
15	185	F	90 mo	Left breast	DCIS	Complete	90 mo
16	195	F	96 mo	Right breast	DCIS	Complete	96 mo
17	205	F	102 mo	Left breast	DCIS	Complete	102 mo
18	215	F	108 mo	Right breast	DCIS	Complete	108 mo
19	225	F	114 mo	Left breast	DCIS	Complete	114 mo
20	235	F	120 mo	Right breast	DCIS	Complete	120 mo

12. The data transfer arrangement as claimed in claim 10 or 11,
characterized by
5 a second terminal associated with the vendor, in particular a data terminal, which is connected to the data network directly or via a telephone landline network, for receiving the payment initiation signal and optionally an acknowledgment
10 signal about completion of the electronic payment operation.
13. The data transfer arrangement as claimed in one of claims 10 to 12,
15 characterized in that the application server has an authentication code memory and a comparator unit, connected thereto at the input, for comparing an authentication code, received from the first terminal, with a stored
20 authentication code and for outputting an enable signal for the payment operation if there is a match between the two.
14. The data transfer arrangement as claimed in claim 13,
25 characterized in that the application server has a decoding unit for obtaining a credit and/or account identifier for the prepaid electronic credit or for the interim
30 account from the authentication code.